



Docket No.: 37355-181

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : MOREAU, JR., ABNER E, et al. Confirmation No.: 9173  
Appl. No. : 10/616434  
Filed : July 09, 2003  
Title : SYSTEMS AND METHODS  
FOR AUTOMATICALLY  
ESTABLISHING MERCHANT  
ACCOUNTS FOR  
TRANSACTION CARD  
USAGE

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*Patrick D. Richards*

Patrick D. Richards, Reg. No. 48,905

Grp./A.U. : 2876  
Examiner : Thien Minh Le  
Customer No. : 1923

**REPLY UNDER 37 C.F.R. § 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The following Remarks are submitted in response to the Office Action dated April 26, 2005. Applicants believe the remarks provided herein place the claims in condition for allowance.

**Remarks begin on page 2 of this paper.**